

<b>Information to identify the case:</b>	
Debtor 1	Donald B Henley Jr First Name Middle Name Last Name
Debtor 2 (Spouse, if filing)	Lorna R. Henley First Name Middle Name Last Name
United States Bankruptcy Court District of New Jersey	
Case number: 18-30347-JNP	

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Donald B Henley Jr

Lorna R. Henley

2/15/24

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Donald B Henley, Jr  
Lorna R. Henley  
Debtors

Case No. 18-30347-JNP  
Chapter 13

District/off: 0312-1  
Date Rcvd: Feb 15, 2024

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 17, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Donald B Henley, Jr, Lorna R. Henley, 46 Charleston Drive, Erial, NJ 08081-2314
cr	+ Metropolitan Life, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
517809695	Bank of America, PO Box 942019, Simi Valley, CA 93094-2019
517809696	Bayview Loan Servicing, PO Box 650091, Dallas, TX 75265-0091
517809707	+ Goldman Sachs Mortgage Co., Service Finance Company, 555 South Federal Highway, Suite 200, Boca Raton, FL 33432-6033
519664334	+ Metropolitan Life, Nationstar Mortgage LLC, ATTN: Bankruptcy Dept., PO Box 619096, Dallas TX 75261-9096
519664335	+ Metropolitan Life, Nationstar Mortgage LLC, ATTN: Bankruptcy Dept., PO Box 619096, Dallas TX 75261-9741 Metropolitan Life 75261-9096
517811292	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517830292	+ TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
517831634	+ TD Bank, NA, Attn Richard J. Tracy, III, Esq., 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835
518335800	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000 Raleigh, NC 27605

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: RASEBN@raslg.com	Feb 15 2024 21:05:00	Harold Kaplan, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 15 2024 21:06:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 15 2024 21:06:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: BANKAMER2	Feb 16 2024 01:50:00	BANK OF AMERICA, N.A., Phelan Hallinan & Schmiege, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
517809692	Email/Text: customercare@adminrecovery.com	Feb 15 2024 21:06:00	Admin Recovery LLC, 45 Earhart Dr, Suite 102, Williamsville, NY 14221-7809
517809694	+ Email/Text: kristin.villneuve@allianceoneinc.com	Feb 15 2024 21:05:00	Alliance One, 4850 Street Rd, Ste 300, Trevose, PA 19053-6643
517877423	EDI: BANKAMER	Feb 16 2024 01:49:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
517809698	+ EDI: CAPITALONE.COM	Feb 16 2024 01:50:00	Capital One, Attn: General Correspondence, PO Box 30285, Salt Lake City, UT 84130-0285
517855560	EDI: CAPITALONE.COM	Feb 16 2024 01:50:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517809699	+ Email/PDF: MerrickBKNotifications@Resurgent.com		

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517809700	+ EDI: CITICORP	Feb 15 2024 21:19:10	Carson Smithfield, LLC, PO Box 9216, Old Bethpage, NY 11804-9016
517969792	Email/Text: bankruptcydept@wyn.com	Feb 16 2024 01:50:00	Citi, PO Box 6500, Sioux Falls, SD 57117-6500
517809701	EDI: WFNNB.COM	Feb 15 2024 21:06:00	Club Wyndham, Plus Cash Management, PO Box 340090, Boston, MA 02241-0490
517809702	EDI: DISCOVER	Feb 16 2024 01:50:00	Comenity Bank/Lane Bryant, PO Box 182125, Columbus, OH 43218-2125
517821393	EDI: DISCOVER	Feb 16 2024 01:50:00	Discover, PO Box 30943, Salt Lake City, UT 84130
518578859	Email/PDF: resurgentbknotifications@resurgent.com	Feb 16 2024 01:50:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518578858	Email/PDF: resurgentbknotifications@resurgent.com	Feb 15 2024 21:19:05	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
517919242	Email/PDF: resurgentbknotifications@resurgent.com	Feb 15 2024 21:18:48	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
517851915	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 15 2024 21:19:17	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517809703	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 15 2024 21:19:14	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518996870	+ Email/Text: nsm_bk_notices@mrc cooper.com	Feb 15 2024 21:19:04	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
518996869	+ Email/Text: nsm_bk_notices@mrc cooper.com	Feb 15 2024 21:05:00	Metropolitan Life Insurance Company, c/o Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146, Metropolitan Life Insurance Company, c/o Community Loan Servicing, LLC 33146-1837
517920626	+ EDI: LCIBAYLN	Feb 15 2024 21:05:00	Metropolitan Life Insurance Company, c/o Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1837
517809704	Email/Text: bankruptcydept@mcmcg.com	Feb 16 2024 01:50:00	Metropolitan Life Insurance Company, c/o Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1837
517932741	EDI: PRA.COM	Feb 15 2024 21:06:00	Midland Funding LLC, PO Box 2001, Warren, MI 48090-2001
517932740	EDI: PRA.COM	Feb 16 2024 01:50:00	Portfolio Recovery Associates, LLC, c/o Paypal Extras Mastercard, POB 41067, Norfolk VA 23541
517809705	+ EDI: SYNC	Feb 16 2024 01:50:00	Portfolio Recovery Associates, LLC, c/o Sams Club, POB 41067, Norfolk VA 23541
517921167	EDI: Q3G.COM	Feb 16 2024 01:50:00	Paypal Credit/Synchrony Bank, PO Box 105658, Atlanta, GA 30348-5658
517932384	+ Email/Text: bncmail@w-legal.com	Feb 15 2024 21:06:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517809706	+ EDI: CITICORP	Feb 16 2024 01:50:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
518536813	+ EDI: PRA.COM	Feb 16 2024 01:50:00	Sears, PO Box 6275, Sioux Falls, SD 57117-6275
517809708	EDI: SYNC	Feb 16 2024 01:50:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
		Feb 16 2024 01:50:00	Synchrony Bank/PayPal, PO Box 960080,

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517809709	EDI: SYNC	Feb 16 2024 01:50:00	Orlando, FL 32896-0080
517809710	EDI: TDBANKNORTH.COM	Feb 16 2024 01:50:00	Synchrony Bank/Sam's Club, PO Box 530942, Atlanta, GA 30353-0942
517935548	+ EDI: AIS.COM	Feb 16 2024 01:50:00	TD Bank, PO Box 84037, Columbus, GA 31908-4037
517809711	EDI: WFFC	Feb 16 2024 01:50:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
			Wells Fargo Dealer Services, MAC T9017-026, PO Box 168048, Irving, TX 75016-8048

TOTAL: 36

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517809693	*	Admin Recovery LLC, 45 Earhart Drive, Suite 102, Williamsville, NY 14221-7809
517858648	*+	TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
517809697	##+	Bayview Loan Servicing/Metropolitan Life, c/o Colleen Hirst, Esq., KML Law Group PC, 216 Haddon Ave., Suite 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 17, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 15, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com
Andrew B Finberg	ecfmail@standingtrustee.com
Denise E. Carlon	on behalf of Creditor METROPOLITAN LIFE c/o Bayview Loan Servicing. LLC.. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor Community Loan Servicing LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Harold N. Kaplan	on behalf of Creditor Metropolitan Life hkaplan@rasnj.com kimwilson@raslg.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Laura M. Egerman	on behalf of Creditor Metropolitan Life Insurance Company laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com

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Robert Braverman

on behalf of Debtor Donald B Henley Jr rbraverman@mcdowelllegal.com,  
tcuccini@mcdowelllegal.com;jmiller@mcdowelllegal.com;lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious  
@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;bravermanrr62202@notify.bestcase.

Robert Braverman

on behalf of Joint Debtor Lorna R. Henley rbraverman@mcdowelllegal.com  
tcuccini@mcdowelllegal.com;jmiller@mcdowelllegal.com;lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious  
@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;bravermanrr62202@notify.bestcase.

Sindi Mncina

on behalf of Creditor Metropolitan Life smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11